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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Patent Application of: Kevin A. Layne
Title: COLLECTION AGENCY DATA ACCESS SYSTEM
Attorney Docket No.: 1148.002US1

PATENT APPLICATION TRANSMITTAL

BOX PATENT APPLICATION

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We are transmitting herewith the following attached items and information (as indicated with an "X"):

- X Utility Patent Application under 37 CFR § 1.53(b) comprising:
X Specification (15 pgs, including claims numbered 1 through 20 and a 1 page Abstract).
X Formal Drawing(s) (6 sheets).
X Signed Combined Declaration and Power of Attorney (3 pgs).
X Check in the amount of \$380.00 to pay the filing fee.
Assignment of the invention to Commercial Recovery Corporation (2 pgs) and Recordation Form Cover Sheet.
Check in the amount of \$40.00 to pay the Assignment recording fee.
Small Entity Statement (1 pg).
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002

SMALL BUSINESS**VERIFIED STATEMENT (DECLARATION) CLAIMING SMALL ENTITY STATUS
(37 C.F.R. 1.9(f) AND 1.27(c)) - SMALL BUSINESS CONCERN**

I hereby declare that I am

a) () the owner of the small business concern identified below:

b) (X) an official of the small business concern empowered to act on behalf of the concern identified below:

NAME OF CONCERN: Commercial Recovery CorporationADDRESS OF CONCERN: 9298 Central Ave. NE
Blaine, MN 55435

I hereby declare that the above identified small business concern qualifies as a small business concern as defined in 13 C.F.R. 121.3-18, and reproduced in 37 C.F.R. 1.9(d), for purposes of paying reduced fees under Section 41(a) and (b) of Title 35, United States Code, in that the number of employees of the concern, including those of its affiliates, does not exceed 500 persons. For purposes of this statement, (1) the number of employees of the business concern is the average over the previous fiscal year of the concern of the persons employed on a full-time, part-time or temporary basis during each of the pay periods of the fiscal year, and (2) concerns are affiliates of each other when either, directly or indirectly, one concern controls or has the power to control the other, or a third party or parties controls or has the power to control both.

I hereby declare that rights under contract or law have been conveyed to and remain with the small business concern identified above with regard to the invention, entitled COLLECTION AGENCY DATA ACCESS SYSTEM by inventor Kevin A. Laine described in the specification filed herewith.

If the rights held by the above-identified small business concern are not exclusive, each individual, concern or organization having rights to the invention is listed below* and no rights to the invention are held by any person, other than the inventor, who could not qualify as an independent inventor under 37 C.F.R. 1.9(c) or by any concern which would not qualify as a small business concern under 37 C.F.R. 1.9(d) or a nonprofit organization under 37 C.F.R. 1.9(e). *NOTE: Separate verified statements are required from each named person, concern or organization having rights to the invention averring to their status as small entities. (37 C.F.R. 1.27)

NAME _____

ADDRESS _____

a) () INDIVIDUAL

b) () SMALL BUSINESS CONCERN

c) () NONPROFIT ORGANIZATION

I acknowledge the duty to file, in this application or patent, notification of any change in status resulting in loss of entitlement to small entity status prior to paying, or at the time of paying, the earliest of the issue fee or any maintenance fee due after the date on which status as a small entity is no longer appropriate. (37 C.F.R. 1.28(b))

I hereby declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both under Section 1001 of Title 18 of the United States Code, and that such willful false statements may jeopardize the validity of the application, any patent issuing thereof, or any patent to which this verified statement is directed.

NAME ROBERT J NielsenTITLE PresidentADDRESS 9298 CENTRAL AVE N.E. BLAINE, MN 55435SIGNATURE Robert NielsenDATE 11/5/99

COLLECTION AGENCY DATA ACCESS METHOD

Technical Field

5 This invention relates generally to systems and methods for storing and retrieving account data. In particular, the invention pertains to a system and method for allowing secure client access to collection agency accounts over a network from a public site.

Background

10 In conventional data access systems used by commercial recovery and other collection agencies, client account data is stored in databases maintained by various “collection agency software packages” and/or other databases or spreadsheets. This software is run on various computer hardware platforms running different operating systems. Access to the data is only available through the interfaces provided by the
15 software and by a trained operator at the agency site. Typically, when a client requests data on a specific account or on a group of accounts, the request is routed to the appropriate person where it is acted upon immediately by telephone during business hours, or placed in an “In Basket” and worked as time and resources permit. This process may involve running queries on the database, creating
20 spreadsheets, and writing status reports and letters. Client contact is often by telephone and depends upon the availability of both parties. The client then receives the requested data, but it is sometimes several days later, and the client only receives the data that the agency deems appropriate.

Data maintained by the databases of these “software packages” include but is
25 not limited to the following fields: Debtor Code, Debtor Name, Debtor Address, Debtor City, Debtor State, Debtor Zip, Phone Number, Employee Contact, Extension Date, Collection Number, Assignment Date, Original Amount Due, Total Amount Due, Status, and Comments (each time an account is worked the collector enters a note describing the outcome of the call or contact). This information is
30 usually never shown to the client but is used by the collectors as historical reference.

This data is typically processed and manipulated by the collection agency software to schedule collector calls, print letters and other statements, prepare reports and provide collection agency operators with access to the data.

5

Summary of the Invention

It would be advantageous for clients of collection agencies and other debt recovery companies to be able to access their accounts from their place of business, such as via the World Wide Web with a web browser at the client's site. In response to this need, the present invention in one embodiment is a system and method
10 allowing access from public sites over a network to an agency account database, such as that of a collection or other debt recovery agency, by agency affiliates and clients of the agency from public sites over a network. In such a system, data items associated with the accounts belonging to clients of the agency are stored in the agency database. The database is accessed by a database server that interfaces with
15 a network server. (The term "server" as used herein refers to a process that provides services to another process on the same or different host machine.) The network server processes database access requests received over a network from a user process controlled by a remote user at a public site or other remote location. In a typical embodiment, the network server is a web server (i.e., a hypertext transport protocol or HTTP server), and the user process is a web browser.
20

In order to provide for data security, the network server processes credentials transmitted by the user process in order to authenticate the identity of the user as either a client representative or an agency affiliate authorized to access the database. After a user is authenticated and the identity established, the database server
25 processes data access requests in accordance with a defined access scheme such that a user process controlled by a representative of a particular client is allowed access only to data items associated with an account belonging to that client. The defined access scheme further provides for a plurality of access tiers such that a particular client representative is allowed access only to those client account data items
30 allowed by the tier to which the representative has been assigned. The network

server may also process credentials transmitted by the user process to authenticate the identity of the user as an agency representative or affiliate, with the tiered access scheme including an access tier for agency representatives that allows access to all data items contained in the database.

5 As aforesaid, the user process that the client uses to access the database is typically a web browser. In an exemplary embodiment, an authenticated client is presented with an HTML (hypertext markup language) form by the web server that the user fills in with a request for data. The web server then uses the information in the form to invoke a CGI (common gateway interface) program which then
10 communicates with the database server to retrieve the requested information from the database. In another embodiment, the web browser executes a java applet downloaded from the web server that communicates with the database server over the network in order to retrieve the user requested data.

 The database in an exemplary system is a relational database that defines one
15 or more tables for containing one or more records therein, with the data items stored in defined data fields of the records according to type. In the case of collection agency accounts, the data items may include, e.g., a debtor identifier, location of debtor, amount owed on an account, account status, amount paid, and original amount owed. Each such data item would be stored in a data field of a record
20 associated with a particular account. The records thereby serve to group the data items into data entities, with each of such data entities being associated with a particular account. In order to associate each record (and thereby each data item) with a particular account, an account identifier may be related to each record by, e.g., a table of records containing all data items in the database with the account
25 identifier used as a key. In order to identify the client to which a particular account belongs, a client identifier is stored in the database as a data item, with each account identifier being related to a client identifier by, e.g., a table of account identifiers for each client identifier.

 The database server in one embodiment may allow a user process to query
30 the database with relational expressions (in, e.g., SQL) and be presented with data

responsive to the query in accordance with the defined access scheme, thus providing a means by which a client can search for a specific account or group of accounts meeting the client's criteria. In another or the same embodiment, a client representative accessing the database through the web browser may request and be presented with a plurality of selected views of data items associated with accounts belonging to the client. ("Views" are derived relations or tables of a database.) Preferably, the system also allows a selected view to present data items sorted according to a selected data item, which the user specifies in the data request. Such views may thus present the data and/or subsets of a client's account data grouped in ways meaningful to collection agency clients.

For example, the selected view may present data items sorted according to debtor name, debtor identifier, the account identifier, state in which a debtor is located, account status, date on which an account was entered into the system, or by a range of amounts owed on an account. A selected view could then show any combination of the following: an account identifier, the name of a debtor on the account, a state in which the debtor is located, amounts paid on the account, amounts owing on the account, original amount due, account status, account transactions, and a collector's notes on an account. A selected view may also include a link to an online-ledger for each account represented in the selected view, wherein the online-ledger presents a plurality of data items associated with a single account, such as a presentation of all the data for a single account on a single screen, or a listing of all transactions of an account.

In a particular embodiment, the defined access scheme may be implemented by the views of the data that a client is permitted to see. In that case, the database server restricts a particular client's data access to only those views of the data items that include the client identifier for that client. Similarly, the access tiers are implemented by the database server restricting data access of particular client representatives to selected views of the data items to which the client has data access. The tiered access scheme may allow for differential client access to accounts owned by a client among representatives of the client in accordance with a

management structure of the client, allowing managers to view and sort accounts of people working under them or at different divisions. In some embodiments, a particular access tier may allow a particular client representative to input data through the web site interface into the agency account database. Such data input operations by a client may include, for example, inserting comments into a designated record field, placing new business by entering a new account into the system along with data items associated with that account, or issuing instructions about accounts.

Brief Description of the Drawings

Fig. 1 depicts the components of a particular system embodying the invention.

Fig. 2 is a flow chart depicting the collection agency clients navigation and the data flow associated with that client in the use of the system.

Fig. 3 is a high level flow chart depicting the collection agency client's navigation through different views and the Quick Search or Query function to arrive at the On Line Journal.

Fig. 4 is a pictorial representation of a tiered access scheme.

Fig. 5 depicts a tier being added to the access scheme.

Fig. 6 is an actual print out of an On Line Journal using the print frame command of a web browser.

Detailed Description of a Preferred Embodiment

A preferred exemplary embodiment of the present invention, as described below, is a collection agency data access system that provides clients of commercial debt recovery and collection agencies the ability to access pertinent account data in real-time over the internet, requiring only internet access and a web browser at the client site. The system provides the clients of collection agencies a powerful tool at their places of business for the management of their accounts placed with the collection agency. The system further provides the client with the ability to view

individual accounts or status groups of accounts via different views and quick search functions, to communicate comments and/or instructions, and to place new accounts. It further allows clients to access this data outside of normal business hours and at a much-reduced cost as compared to prior methods and systems which
5 impose costs on the client involving both time and long distance phone fees. The system presents the data stored on the collection agency system “as is,” such that, with the exception of formatting to improve readability, the data presented is not edited or changed by the collection agency.

A “Quick Search” function is provided to further enable the client to find
10 and ascertain the status of their accounts. When any individual account is accessed through any of the views or by using the Quick Search function, the account data is presented in an “On Line Ledger,” as shown in Fig. 6. This ledger presents all the data for that account. This ledger form also lists account transactions or payments against the debt and the collector’s notes showing dates of contact and the results of
15 the call.

Fig. 1 depicts a pictorial representation of a data processing system which may be utilized to implement the method and system of the present invention. As may be seen, the data processing system may include a plurality of computer systems and servers, such as separate web servers and production computers. Of
20 course, a plurality of computers and servers is neither necessary nor desirable, in some cases, in order to implement the methods and systems of the present invention.

A single computer may be sufficient in certain situations to implement a satisfactory system in accordance with the invention. Furthermore, there are a number of core technologies and software tools that provide methods to access data
25 in databases and present the data to users on the internet. What is used is in part determined by the platform and operating system that the host collection agency software resides on. Availability and cost of the skill sets required for the different implementations also determine what tools should be used in a particular situation. Advancements in software and computing platforms will, of course, determine what
30 implementation tools are used in the future.

Fig. 1 shows that the database DB is maintained by the collection agency software CAS which interfaces directly with internal client process IC. The database DB may also be accessed by a database server DBS that communicates with users over a network. The database server may constitute custom software or a readily available commercial product that makes the data available to a plurality of formatting and web server software. The database server DBS interfaces to a web server (i.e., a hypertext transport protocol or HTTP server) WS that communicates with remote clients RC using web browsers over the internet. The database DB, agency software CAS, database server DBS, and web server WS may reside within the same or different host machines communicating over a network.

In a particular exemplary implementation, the database DB and agency software CAS reside in a host at the collection agency site. The data contained in the database DB is extracted and replicated by Lotus Notes Pump (or its successor Lotus Enterprise Integrator) in one or more hosts which clients are able to access over the internet. The replicated data is in the form of a Notes database accessible by the Lotus Domino program, which also provides the web serving function. Thus, in this embodiment, the functions of the database server DBS and web server WS are performed by Lotus Domino in conjunction with Notes Pump.

Fig. 2 shows a flow chart/block diagram illustrating the collection agency client's access and navigation of the system's interface using a web browser. Navigation through a World Wide Web based application is accomplished with a web browser through hypertext links embedded in downloaded web pages using the hypertext transport protocol. Starting at the public web site A2, the user requests access to the secure client site E2 and is prompted to enter a user ID and password at step B2. The user is then authenticated or refused access at step C2. A number of methods and systems for authentication that are readily available and well-known to those of skill in the art. If the user is granted access at step C2, data is retrieved from the database DB at step D2, which step is accomplished by the database server DBS in a manner dependent upon the core technologies used to implement the system and may be achieved through transactions utilizing CGI scripts, Java, JDBC,

OBDC, SQL or other methods.

The account data may be displayed in multiple views, each sorting and sub-setting the data items associated with the accounts by different criteria. From the secure client site interface E2, the authenticated collection agency client is presented at step F2 with the choice of a plurality of views or predefined queries of the accounts placed with the collection agency by this client. When the collection agency client user requests a view from the choices presented at step F2, the user is presented with the chosen view at step G2. The user may then select an individual account and be presented with the “On Line Journal” at step H2. Alternatively, a quick search or query function may be invoked at step J2 with the results returned at step I2.

Fig. 3 depicts the navigation of the collection agency client’s accounts using the system’s “Quick Search or “Query” function at step B3, “Views” function at step C3 and “On Line Journal” function at step D3. Starting at the “Customer Center” interface A3 (i.e., from the secure client site interface A2 as already seen in Fig. 2), the collection agency client user may choose from a plurality of views numbered 1 through 5 at step C3, or the invoke the “Quick Search” function at step B3. Views presented at step C3 include but are not limited to accounts sorted by the following parameters:

- Debtor Name - accounts are sorted by the debtor’s name.
- Account Number - accounts are sorted by the clients account number.
- State - accounts are sorted by the state the debtor is located in.
- Status - the accounts are sorted by the current status.
- Date Entered - the accounts are sorted by the date that they entered the production system.
- Debtor Code - the accounts are sorted by the debtor code that is assigned to the account by the collection agency software.
- Amount Range - the accounts are sorted and subset by a predetermined dollar amount.
- Each view presents “Total Amount Due”, “Total Amount Paid” and

"Original Amount Due" for the specific sorting criteria and may also include "Amounts Collected, "Year to Date" and "Month to Date". This provides the clients a "Quick Status" of their accounts sorted by the particular sorting parameter. Other sorting parameters, queries and calculated fields may be programmatically predefined and utilized against the data retrieved from the collection agency software database. From any view presented at step C3, the collection agency client is presented with links to the individual accounts listed in the order defined by the particular view. The client may choose a link and be presented with the "On-Line Journal" at step D3.

From the "Customer Center" at step A3, the collection agency client may choose to use the "Quick Search" function at step B3 by entering a debtor name, or other criteria into the text entry box. The collection agency client is returned a view at step E3 listing the results of the "Quick Search" or query. The client may then choose a link and be presented with the "On-Line Journal" at step D3.

Figs. 4 and 5 show pictorial representations of the tiered access scheme used in the system. Access to the accounts and their associated data is controlled by a multi-tiered access structure. In this embodiment, three access tiers are provided that limits individual clients to access of only their accounts (Tier 1), but allows supervisory and management personal (Tier 2) to access all accounts placed or belonging to the individuals in their charge. It further allows access to all the accounts on the production system to the management and other authorized personnel employed by the agency (Tier 3).

As can be seen from Figs. 4 and 5, Tier 1 users A have access to only the collection accounts owned by them, while Tier 2 users B have access to the accounts of all Tier 1 users employed by the same client company. This allows management access for department or location managers to view and ascertain the status of the accounts of those working below them. As can be further seen from Figs. 4 and 5, Tier 3 users C are collection agency employees and authorized others who are allowed full access to all the accounts on the system. This enables collection agency personnel working in remote locations to view and determine the status of accounts.

Figs. 4 and in particular 5 also show methods to add further access tiers. A proposed Tier 4 user D would have access to all of company C's accounts allowing central management of a plurality of Tier 2 users and the Tier 1 users below them. Additional tiers may be added to the system to accommodate a plurality of client organizational structures.

Fig. 6 shows a pictorial representation of the display of the "On-Line Journal". Fig. 6 is an actual print-out of the "On-Line Journal" from a system such as is being described and illustrates the plurality of account data made available to the collection agency client. The ledger section A6 of the display contains all the data fields from the collection agency software and presents the data in an easily read manner to the collection agency client. Section B6 lists any transactions for the account including Debtor Code, Transaction Date, Collector ID Number, and the amount of the payment. Section C6 lists the collector comments on the account along with Debtor Code, Comment Date and Collector Number. The display also provides a link to an online form where the collection agency client may send a comment, question or instruction about the account. Section E6, labeled "Other Client Information," shows the Client Code that is assigned by the collection agency to this client and the Reference Code or client's account number on this debtor.

Although the invention has been described with reference to the foregoing specific embodiments, many alternatives, variations, and modifications will be apparent to those of ordinary skill in the art. Those alternatives, variations, and modifications are intended to fall within the scope of the following appended claims.

What is claimed is:

1. A method for allowing selective access to an agency account database from a
5 public site, comprising:
 - storing a plurality of account data items in a database, each item being
associated with an account belonging to a client of the agency;
 - accessing data stored in the database with a database server;
 - processing database access requests with a network server over a network
10 from a user process controlled by a remote user, the network server interfacing with
the database server;
 - processing credentials transmitted by the user process to authenticate the
identity of the user as a client representative;
 - processing data access requests in accordance with a defined access scheme
15 such that a user process controlled by a representative of a particular client is
allowed access only to data items associated with an account belonging to that
client; and,
 - allowing access to data items in accordance with a defined access scheme
providing for a plurality of access tiers such that a particular client representative is
20 allowed access only to those client account data items allowed by the tier to which
the representative has been assigned.
2. The method of claim 1 wherein the network server is a web server and the
client process is a web browser.
25
3. The method of claim 2 wherein the web browser communicates with the
database server by a common gateway interface script executed by the web server.

4. The method of claim 2 wherein the web browser communicates with the database server by executing a java applet that communicates with database server over the network.

5 5. The method of claim 2 wherein the database contains one or more tables with each table containing one or more records with one or more defined data fields for storing data items therein according to type, the records thereby serving to group the data items into data entities, with each of such data entities being associated with a particular account.

10

6. The method of claim 5 wherein one of the stored data items is an account identifier that is related to each data item in the database to identify the account with which the data item is associated.

15 7. The method of claim 6 wherein one of the stored data items is a client identifier that is related to each account identifier to identify the client to which the account belongs.

8. The method of claim 7 further comprising restricting a particular client's
20 data access to views of the data items that include the client identifier for that client.

9. The method of claim 5 further comprising restricting data access of particular client representatives to selected views of the data items to which the client has data access.

25

10. The method of claim 5 further comprising presenting to a client representative accessing the database through the web browser, upon request, a plurality of selected views of data items associated with accounts belonging to the client.

30

11. The method of claim 5 wherein the data items pertain to debt collection accounts, the data items including a debtor identifier and amount owed on an account.

5 12. The method of claim 10 wherein the data items pertain to debt collection accounts and further wherein the particular data items related to an account and presented in a selected view are chosen from a group consisting of an account identifier, the name of a debtor on the account, a state in which the debtor is located, amounts paid on the account, amounts owing on the account, original amount due,
10 account status, and a collector's notes on an account.

13. The method of claim 12 further comprising presenting a selected view that includes data items sorted according to a selected data item

15 14. The method of claim 13 further comprising presenting a selected view that includes data items sorted according to a selected data item chosen from a group consisting of a debtor name, a debtor identifier, the account identifier, state in which a debtor is located, account status, date on which an account was entered into the system, and by a range of amounts owed on an account.

20 15. The method of claim 12 further comprising presenting a selected view that includes a link to an online-ledger for each account represented in the selected view, wherein the online-ledger presents a plurality of data items associated with a single account.

25 16. The method of claim 12 further comprising allowing a client to insert comments into a designated record field in accordance with a particular access tier.

30 17. The method of claim 11 further comprising processing credentials transmitted by the user process to authenticate the identity of the user as an agency

representative, and wherein the tiered access scheme includes an access tier for agency representatives that allows access to all data items contained in the database.

18. The method of claim 11 further comprising allowing for differential client
5 access to accounts owned by a client among representatives of the client in accordance with a management structure of the client.

19. The method of claim 11 further comprising allowing a client representative
10 to enter a new account into the system along with data items associated with that account in accordance with an access tier.

20. The method of claim 11 further comprising allowing a user process to query the database with relational expressions and be presented with data responsive to the query in accordance with the defined access scheme.

Abstract

An account data access method allowing access to an agency account database, such as that of a collection or other debt recovery agency, from public sites over a network by agency affiliates and clients of the agency. The invention provides for secure access to a client's accounts using a web browser over the internet. The invention also provides for different levels of access to the accounts among different representatives of the client.

10

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Signature: Chris Hammond

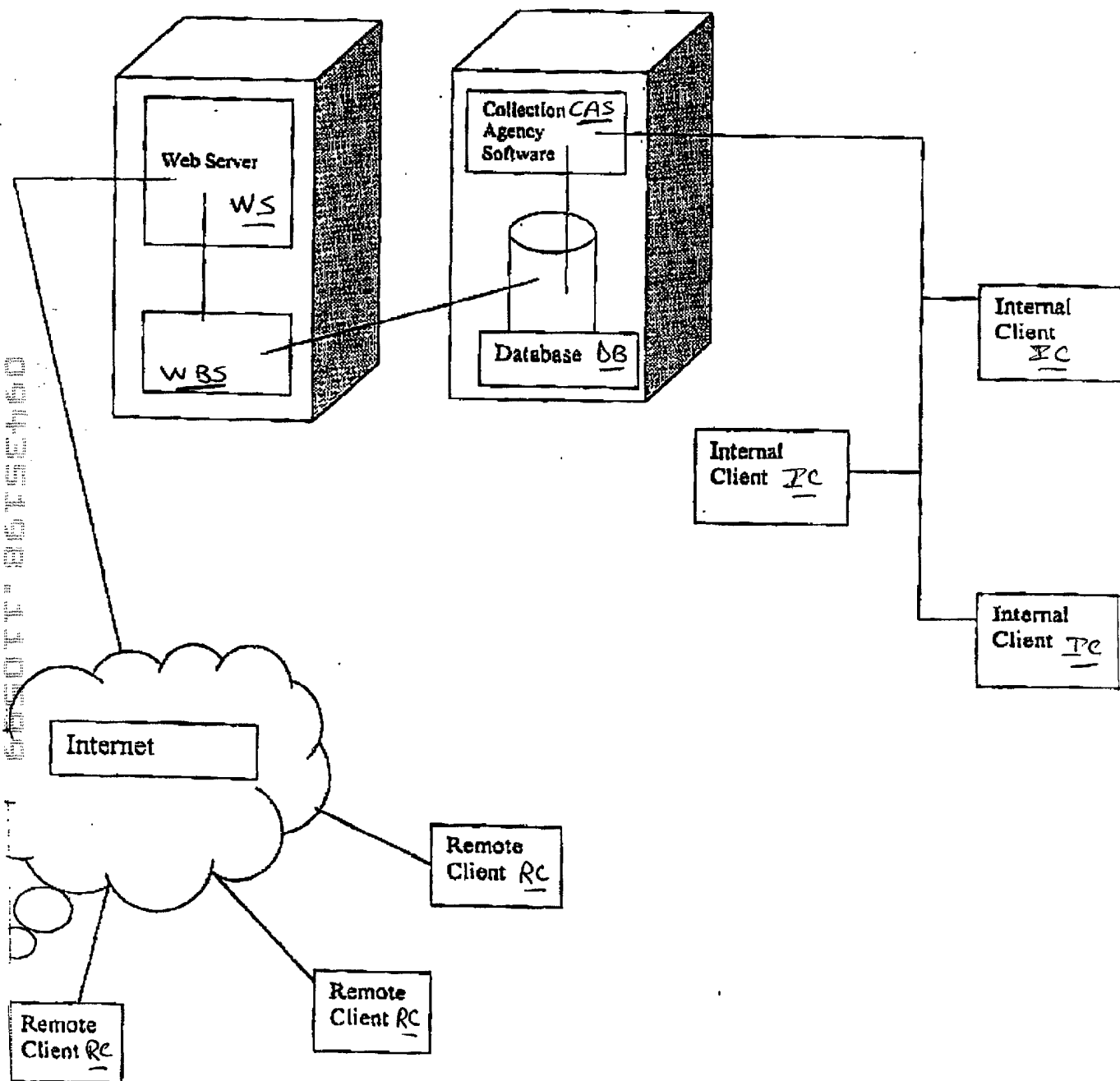


Fig 2.

```
graph TD
    A2{{Collection Agency Public Internet Site}} --> B2[/Enter User Name and Password/]
    B2 --> C2{Authenticate User And Telr}
    C2 -- YES --> D2[Retrieve Data Authorized to User]
    C2 -- NO --> B2
    D2 --> E2{{Secure Client Site Interface}}
    E2 --> F2{Multiple Views}
    F2 --> G2{{Selected View or Data Collection}}
    G2 --> H2{{'On-Line Journal All Data of Single Debtor'}}
    H2 --> I2{{Quick Search Or Query Results}}
    I2 --> J2[Quick Search Or Query Function]
    J2 --> E2
```

The flowchart illustrates the process of a Collection Agency Public Internet Site. It begins with a start point (A2) leading to an input step (B2) where the user enters their name and password. This is followed by a decision point (C2) to authenticate the user. If authentication fails (NO), the process loops back to the input step. If successful (YES), the system retrieves data authorized to the user (D2). The user then interacts with a secure client site interface (E2), which offers multiple views (F2). A selected view or data collection (G2) is then presented in an 'On-Line Journal' (H2). This leads to quick search or query results (I2), which are processed by a quick search or query function (J2) and fed back into the secure client site interface (E2).

Fig 2

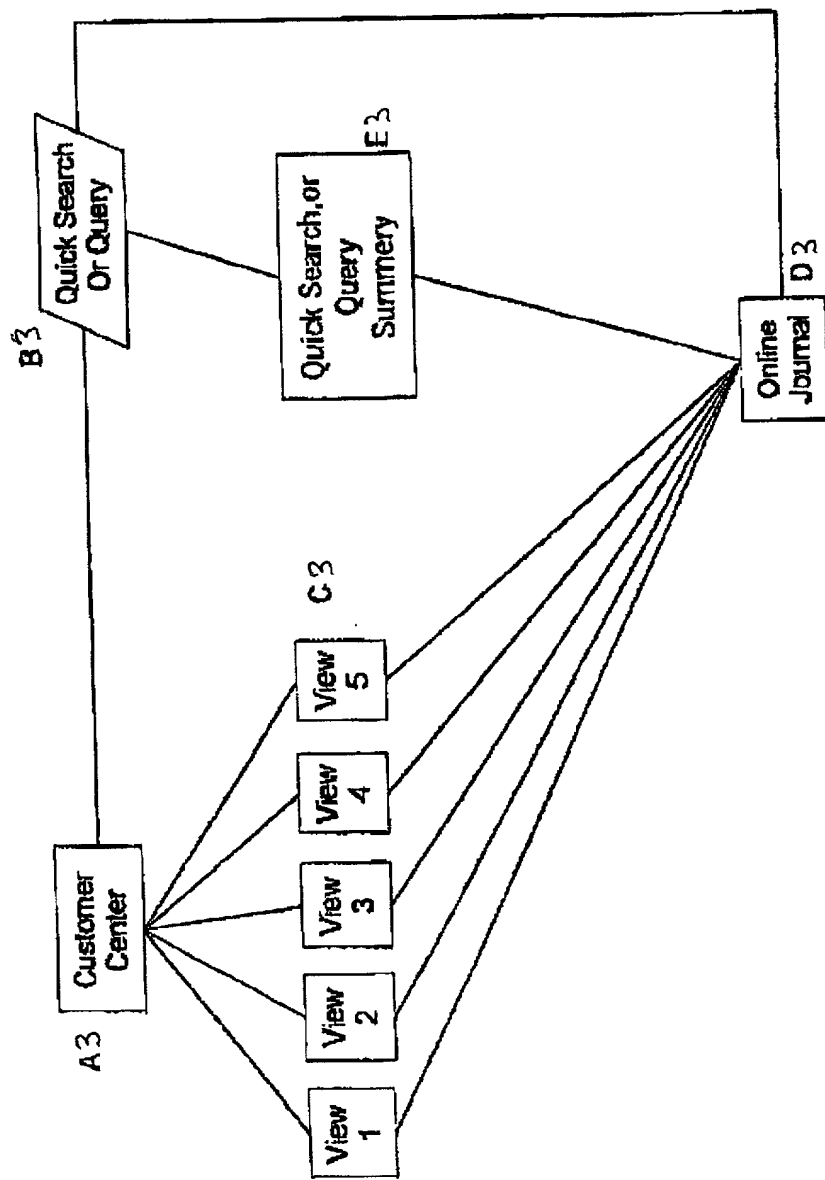


Fig. 3

TIERED ORGANIZATION

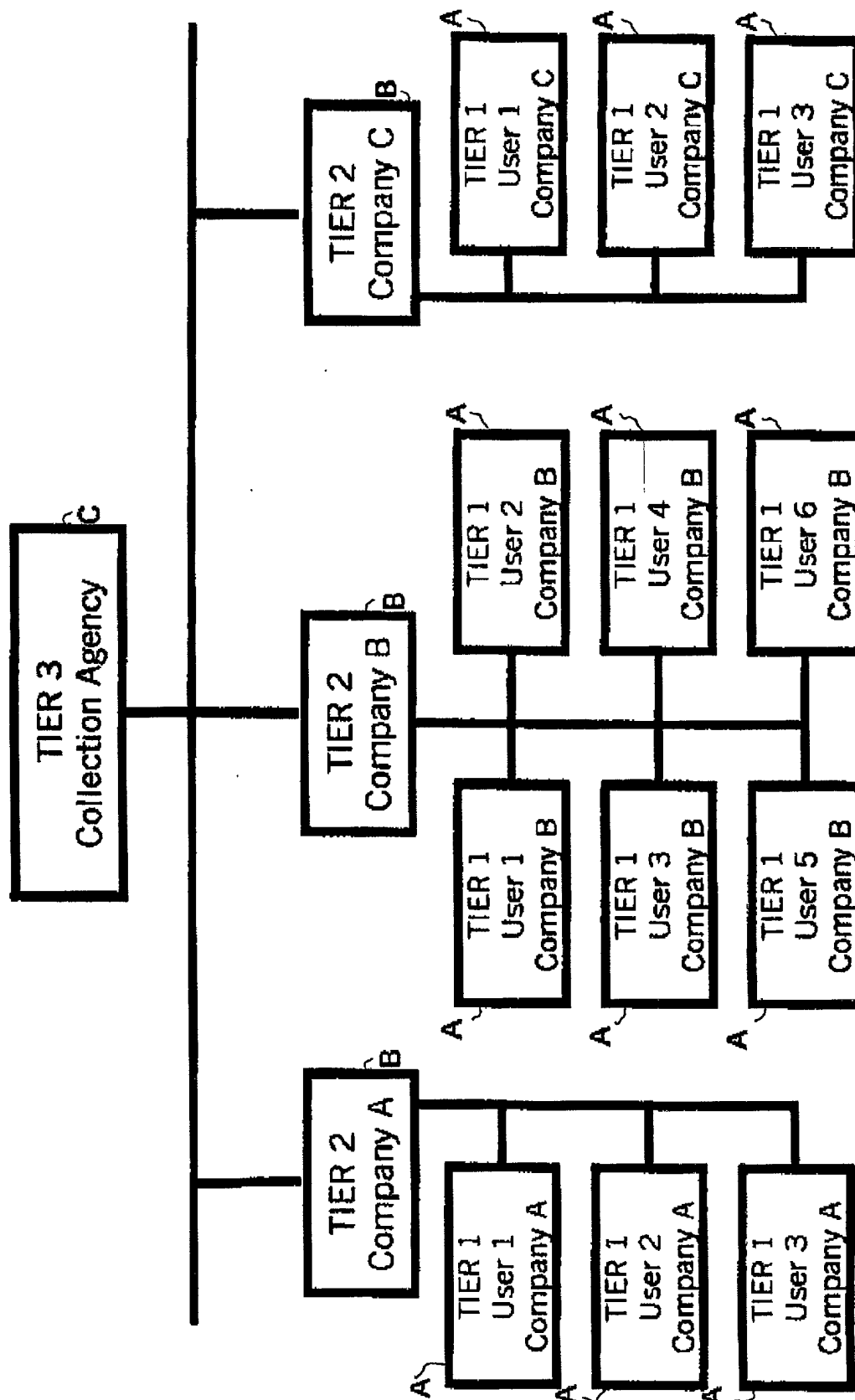


Fig 4

TIERED ORGANIZATION

Proposed Tier 4

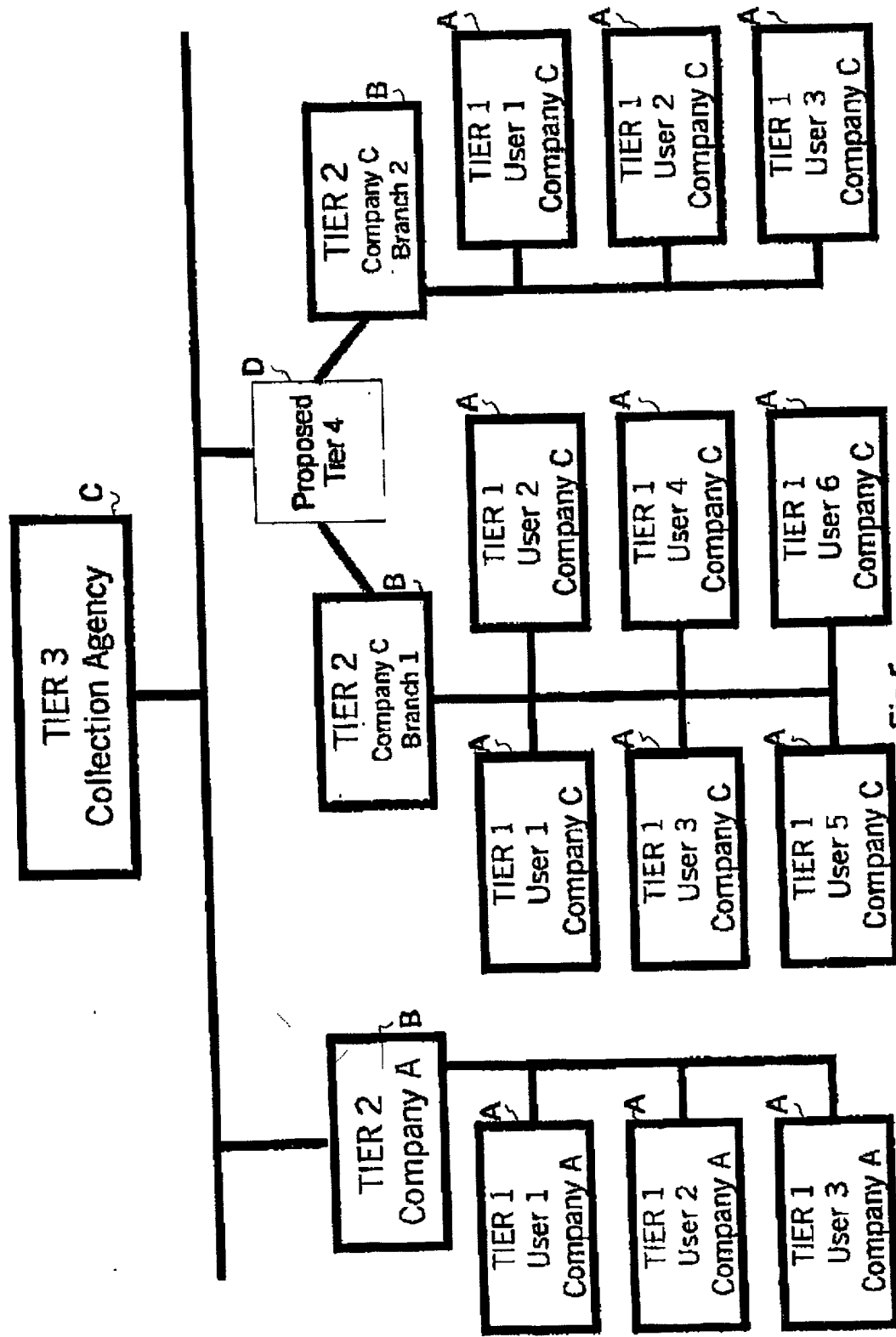


Fig 5

56507 56507 56507

ONLINE LEDGER

Debtor Code:	A23456		
Debtor Name:	TEST Debtor 1	Status:	
Address:	1234 Address Ave	Employee Contact:	John Williams
City:	Dallas	Extension Date:	04 14 99
State:	TX	Collector Number:	15
Home Phone:	789-000-0000	Zip Code:	80000
Original Annual Due:	\$1,000.00	Assignment Date:	03 01 99
Total Amount Due:	\$500.00	Status:	ACT

A6

ACCOUNT TRANSACTIONS

Debtor Code	Transaction Date	Collector	Total Amount Paid
A23456	3/14/99	15	\$500.00

B6

COMMENTS

Debtor Code	Comment Date	Collector	Comments
A23456	03/02/99	15	TT John. ack'd debt but claims severe cash flow problems. Explained to him my Client has waited long enough; made dmnd for the balnce. lft him w/ my address
A23456	03/05/99	15	John out of the office. Im w/ recpt to cmb. couldnt provide any add'l ph#'s

C6

D6 Submit a Comment

OTHER CLIENT INFORMATION

Client Code:	AAA	Reference Code:	345678
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E6

Figure 6

SCHWEGMAN, LUNDBERG, WOESSNER & KLUTH, P.A.

United States Patent Application

COMBINED DECLARATION AND POWER OF ATTORNEY

As a below named inventor I hereby declare that: my residence, post office address and citizenship are as stated below next to my name; that

I verily believe I am the original, first and sole inventor of the subject matter which is claimed and for which a patent is sought on the invention entitled: **COLLECTION AGENCY DATA ACCESS SYSTEM.**

The specification of which is attached hereto.

I hereby state that I have reviewed and understand the contents of the above-identified specification, including the claims, as amended by any amendment referred to above.

I acknowledge the duty to disclose information which is material to the patentability of this application in accordance with 37 C.F.R. § 1.56 (attached hereto). I also acknowledge my duty to disclose all information known to be material to patentability which became available between a filing date of a prior application and the national or PCT international filing date in the event this is a Continuation-In-Part application in accordance with 37 C.F.R. § 1.63(e).

I hereby claim foreign priority benefits under 35 U.S.C. § 119(a)-(d) or 365(b) of any foreign application(s) for patent or inventor's certificate, or 365(a) of any PCT international application which designated at least one country other than the United States of America, listed below and have also identified below any foreign application for patent or inventor's certificate having a filing date before that of the application on the basis of which priority is claimed:

No such claim for priority is being made at this time.

I hereby claim the benefit under 35 U.S.C. § 119(e) of any United States provisional application(s) listed below:

No such claim for priority is being made at this time.

I hereby claim the benefit under 35 U.S.C. § 120 or 365(c) of any United States and PCT international application(s) listed below and, insofar as the subject matter of each of the claims of this application is not disclosed in the prior United States or PCT international application in the manner provided by the first paragraph of 35 U.S.C. § 112, I acknowledge the duty to disclose material information as defined in 37 C.F.R. § 1.56(a) which became available between the filing date of the prior application and the national or PCT international filing date of this application:

No such claim for priority is being made at this time.

I hereby appoint the following attorney(s) and/or patent agent(s) to prosecute this application and to transact all business in the Patent and Trademark Office connected herewith:

Adams, Gregory J	Reg. No. 44,494	Harris, Robert J	Reg. No. 37,346	Nelson, Albin J	Reg. No. 28,650
Anglin, J. Michael	Reg. No. 24,916	Huebsch, Joseph C.	Reg. No. 42,673	Nielsen, Walter W	Reg. No. 25,539
Arora, Suneel	Reg. No. 42,267	Jurkovich, Patti J	Reg. No. 44,813	Oh, Allen J.	Reg. No. 42,047
Bianchi, Timothy E	Reg. No. 39,610	Kalis, Janal M.	Reg. No. 37,650	Padys, Danny J	Reg. No. 35,635
Billion, Richard E	Reg. No. 32,836	Kaufmann, John D.	Reg. No. 24,017	Parker, J Kevin	Reg. No. 33,024
Black, David W.	Reg. No. 42,331	Klima-Silberg, Catherine I.	Reg. No. 40,052	Peacock, Gregg A.	Reg. No. P-45,001
Brennan, Leoniede M	Reg. No. 35,832	Kluth, Daniel J	Reg. No. 32,146	Perdok, Monique M	Reg. No. 42,989
Brennan, Thomas F	Reg. No. 35,075	Lacy, Rodney L	Reg. No. 41,136	Polglaze, Daniel J	Reg. No. 39,801
Brooks, Edward J , III	Reg. No. 40,925	Leffert, Thomas W	Reg. No. 40,697	Prout, William F	Reg. No. 33,995
Chu, Dinh C.P.	Reg. No. 41,676	Lemaire, Charles A	Reg. No. 36,198	Schumm, Sherry W.	Reg. No. 39,422
Clark, Barbara J.	Reg. No. 38,107	Litman, Mark A	Reg. No. 26,390	Schwegman, Micheal L	Reg. No. 25,816
Dahl, John M.	Reg. No. P-44,639	Lundberg, Steven W	Reg. No. 30,568	Sieffert, Kent J	Reg. No. 41,312
Drake, Eduardo E	Reg. No. 40,594	Mack, Lisa K.	Reg. No. 42,825	Slifer, Russell D	Reg. No. 39,838
Eliseeva, Maria M	Reg. No. 43,328	Maki, Peter C.	Reg. No. 42,832	Smith, Michael G	Reg. No. P-45,368
Embretson, Janet E	Reg. No. 39,665	Malen, Peter L	Reg. No. 44,894	Steffey, Charles E	Reg. No. 25,179
Fogg, David N.	Reg. No. 35,138	Mates, Robert E	Reg. No. 35,271	Terry, Kathleen R.	Reg. No. 31,884
Fordenbacher, Paul J	Reg. No. 42,546	McCrackin, Ann M	Reg. No. 42,858	Viksmins, Ann S	Reg. No. 37,748
Forrest, Bradley A.	Reg. No. 30,837	Nama, Kash	Reg. No. 44,255	Woessner, Warren D.	Reg. No. 30,440

I hereby authorize them to act and rely on instructions from and communicate directly with the person/assignee/attorney/firm/organization/who/which first sends/sent this case to them and by whom/which I hereby declare that I have consented after full disclosure to be represented unless/until I instruct Schwegman, Lundberg, Woessner & Kluth, P.A. to the contrary.

Please direct all correspondence in this case to **Schwegman, Lundberg, Woessner & Kluth, P.A.** at the address indicated below:
P.O. Box 2938, Minneapolis, MN 55402
Telephone No. (612)373-6900

I hereby declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under Section 1001 of Title 18 of the United States Code and that such willful false statements may jeopardize the validity of the application or any patent issued thereon.

Full Name of sole inventor : **Kevin A. Layne**
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Residence: **Coon Rapids, MN**

Signature:  Date: 11/4/99
Kevin A. Layne

Full Name of inventor:
Citizenship:
Post Office Address:
Residence:

Signature: _____ Date: _____

§ 1.56 Duty to disclose information material to patentability.

(a) A patent by its very nature is affected with a public interest. The public interest is best served, and the most effective patent examination occurs when, at the time an application is being examined, the Office is aware of and evaluates the teachings of all information material to patentability. Each individual associated with the filing and prosecution of a patent application has a duty of candor and good faith in dealing with the Office, which includes a duty to disclose to the Office all information known to that individual to be material to patentability as defined in this section. The duty to disclose information exists with respect to each pending claim until the claim is canceled or withdrawn from consideration, or the application becomes abandoned. Information material to the patentability of a claim that is canceled or withdrawn from consideration need not be submitted if the information is not material to the patentability of any claim remaining under consideration in the application. There is no duty to submit information which is not material to the patentability of any existing claim. The duty to disclose all information known to be material to patentability is deemed to be satisfied if all information known to be material to patentability of any claim issued in a patent was cited by the Office or submitted to the Office in the manner prescribed by §§ 1.97(b)-(d) and 1.98. However, no patent will be granted on an application in connection with which fraud on the Office was practiced or attempted or the duty of disclosure was violated through bad faith or intentional misconduct. The Office encourages applicants to carefully examine:

- (1) prior art cited in search reports of a foreign patent office in a counterpart application, and
- (2) the closest information over which individuals associated with the filing or prosecution of a patent application believe any pending claim patentably defines, to make sure that any material information contained therein is disclosed to the Office.

(b) Under this section, information is material to patentability when it is not cumulative to information already of record or being made of record in the application, and

- (1) It establishes, by itself or in combination with other information, a prima facie case of unpatentability of a claim; or
- (2) It refutes, or is inconsistent with, a position the applicant takes in:
 - (i) Opposing an argument of unpatentability relied on by the Office, or
 - (ii) Asserting an argument of patentability.

A prima facie case of unpatentability is established when the information compels a conclusion that a claim is unpatentable under the preponderance of evidence, burden-of-proof standard, giving each term in the claim its broadest reasonable construction consistent with the specification, and before any consideration is given to evidence which may be submitted in an attempt to establish a contrary conclusion of patentability.

(c) Individuals associated with the filing or prosecution of a patent application within the meaning of this section are:

- (1) Each inventor named in the application;
- (2) Each attorney or agent who prepares or prosecutes the application; and
- (3) Every other person who is substantively involved in the preparation or prosecution of the application and who is associated with the inventor, with the assignee or with anyone to whom there is an obligation to assign the application.

(d) Individuals other than the attorney, agent or inventor may comply with this section by disclosing information to the attorney, agent, or inventor.